

Identity Theft Information

How can someone steal my identity?

Identity thieves may use any number of methods to gain access to personally identifying information. Some common methods include:

- Hacking into computer systems
- Bribing an employee who has access to records
- Stealing records from their employers
- Having an accomplice inside an organization
- Stealing credit and debit card account numbers during transactions
- Stealing wallets and purses
- Stealing from homes through mail theft and burglary
- Rummaging through the trash at homes or businesses
- Scamming individuals by posing as a legitimate business person or government official

What can happen if my identity is stolen?

Once identity thieves have your personal information, they may:

- Open a new credit card account by using your personal information. You wouldn't know, and the delinquent accounts are reported on your credit report.
- Change the mailing address on your credit accounts, allowing thieves to run up the charges without your knowledge.
- Make large purchases under your name, particularly items they can sell for a large profit quickly.
- Open cell phone accounts and run up charges under your name.
- Open bank accounts, access banking accounts and write bad checks under your name.

How can I tell if I'm a victim of identity theft?

- Monitor the balances of your financial accounts. Look for unexplained charges or withdrawals.

Other indications of identity theft could include:

- Failing to receive bills or other mail, this may be a sign that a thief has changed your address.
- Receiving credit cards for which you didn't apply for.
- Being denied credit for no reason.

- Receiving calls or letters from debt collectors or businesses about merchandise or services you did not buy.

What should I do if I'm a victim of identity theft?

- Contact your local law enforcement agency to report the crime immediately.
- Notify all of your financial institutions to alert them of the crime, and to freeze your accounts.
- Access www.idtheft.utah.gov, the Identity Theft Reporting Information System (I.R.I.S.), which is the official law enforcement web site from which all claims are reported to local, state and federal law enforcement agencies. This web site also provides information to assist individuals who are victims of identity theft. Information is available to assist you in resolving the problems created by ID theft.

How to protect yourself from becoming a victim

To avoid becoming a victim of identity theft, there are certain preventative measures you can take.

- Keep your personal information stored in a safe place inside of your home. You should never leave your information out where it can be viewed by guests.
 - Shred all of your financial and personal documents. Your trash can easily be accessed and is normally a common source for identity thieves.
 - Don't carry your Social Security Card number in your wallet or purse. Memorize your SSN.
- Don't open spam mail or email attachments that you are unfamiliar with.
- Don't give out personal information such as your SSN, mother's maiden name or account numbers over the phone or internet unless you know the information is secure. A secure website should have https:// at the beginning of the web address or "url" at the top of the page on which you are submitting your information. A secure website will also have a picture of a lock at the bottom right hand corner of the page. If you don't see these safety measures, do not submit your information.

Other helpful Identity Theft resources:

- [IRS Identity Theft Central](#)
- [Internet Crime Complaint Center \(IC3\)](#)
- [Utah ID Theft Central](#)